

FIG. 1

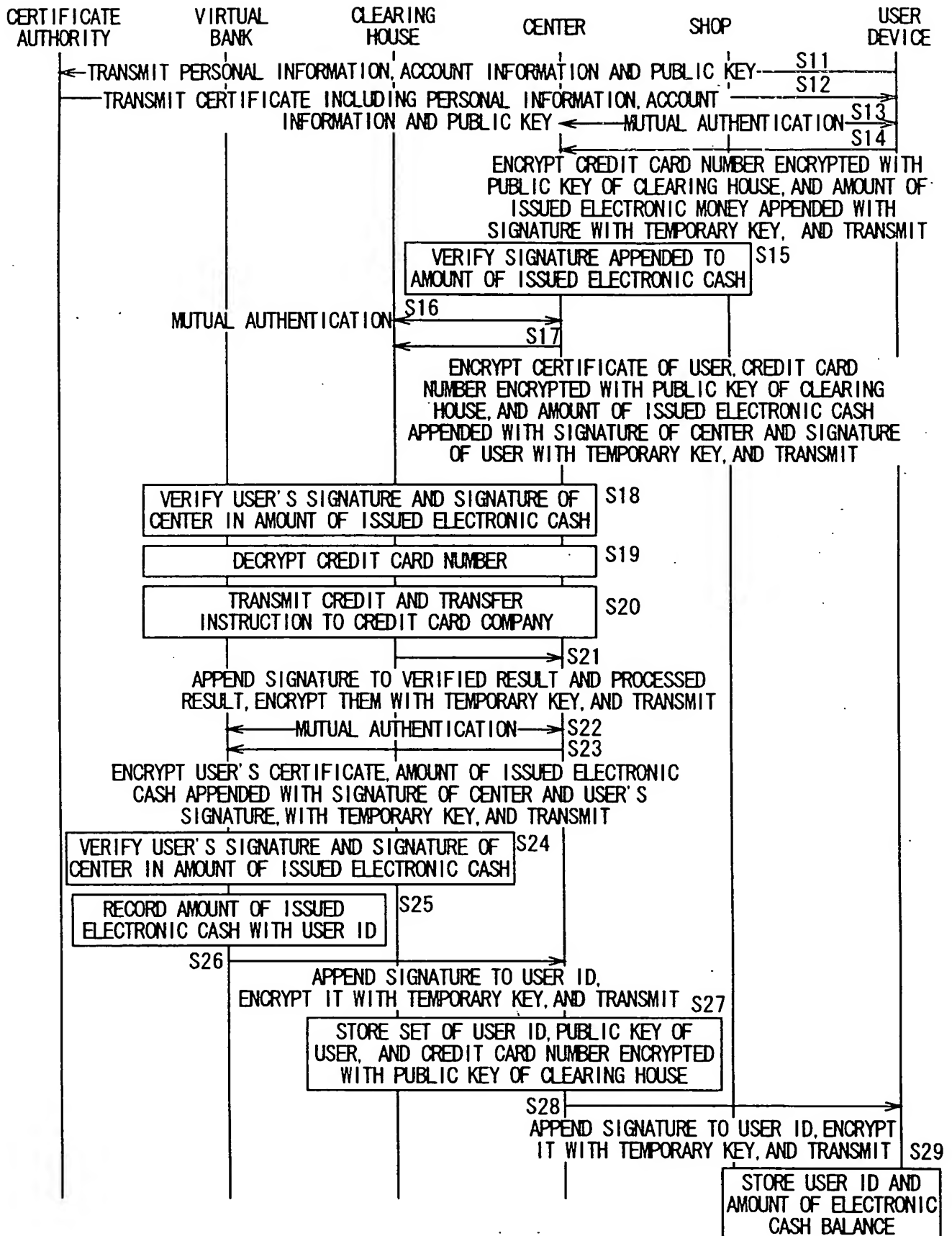
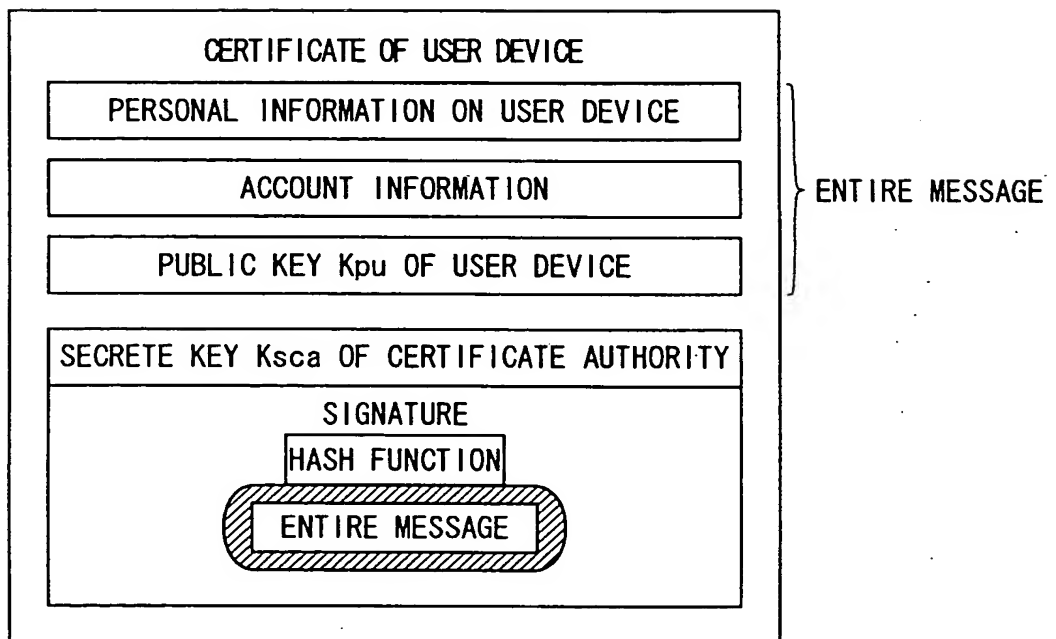


FIG. 2
2/12



CERTIFICATE OF USER DEVICE

FIG. 3

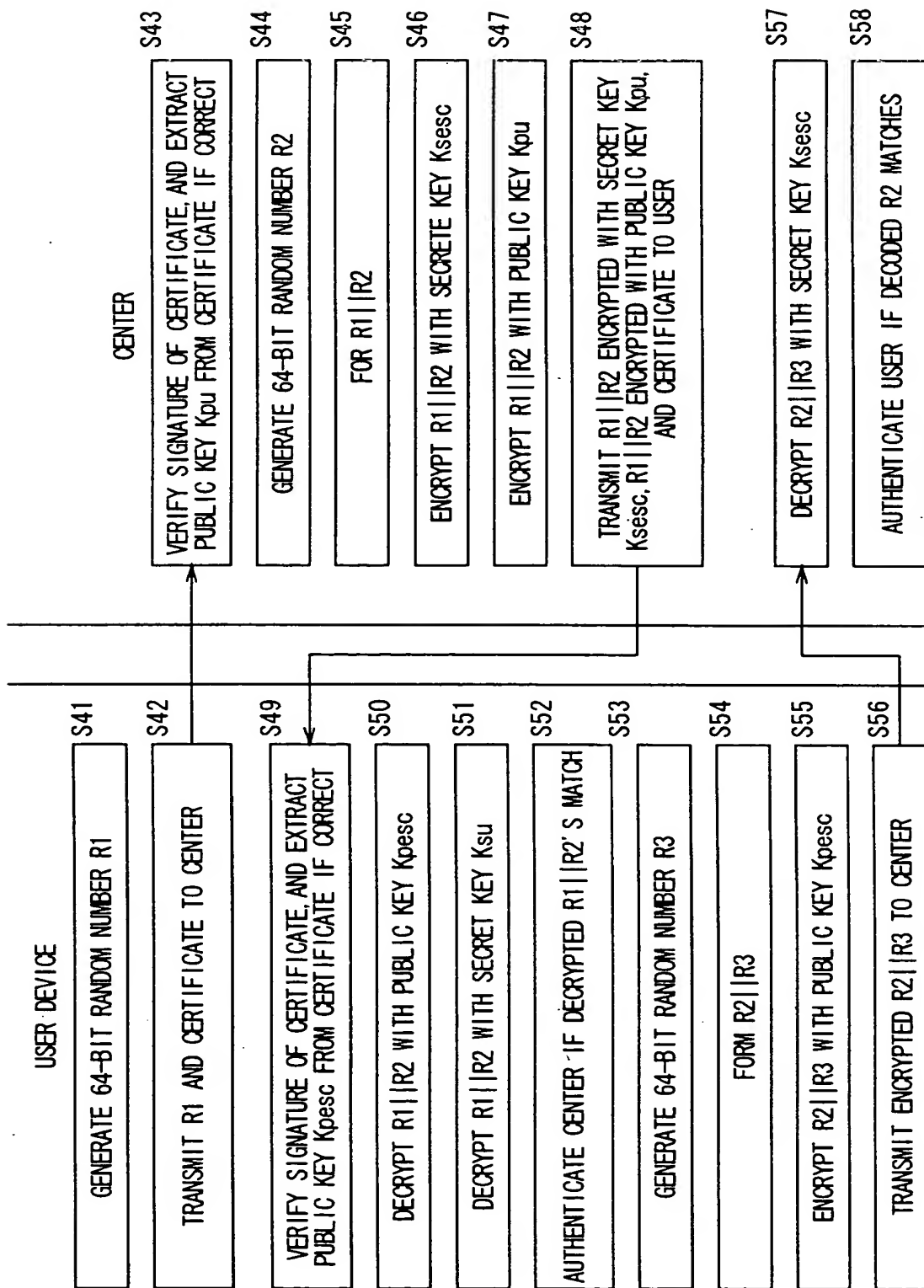


FIG. 4

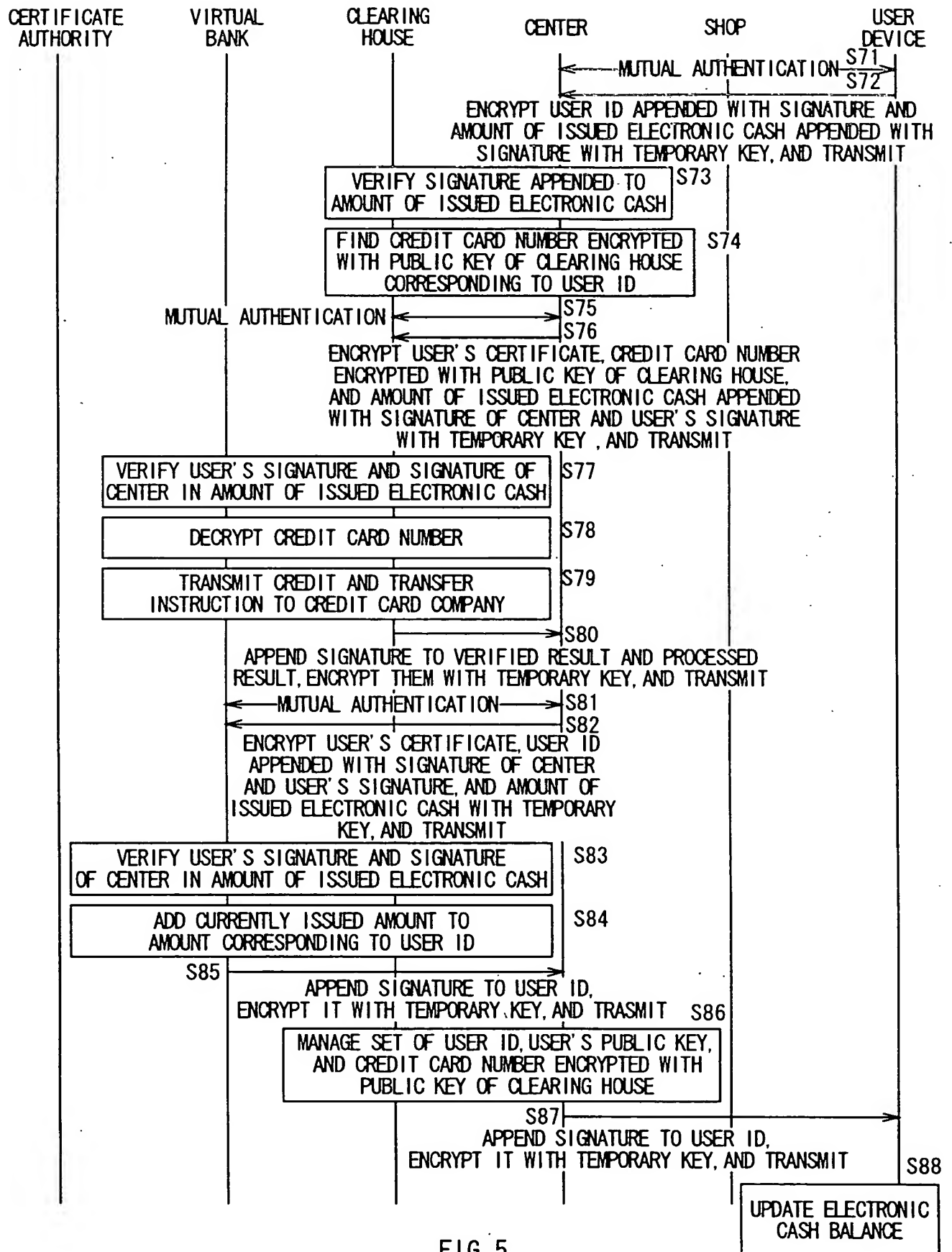


FIG. 5

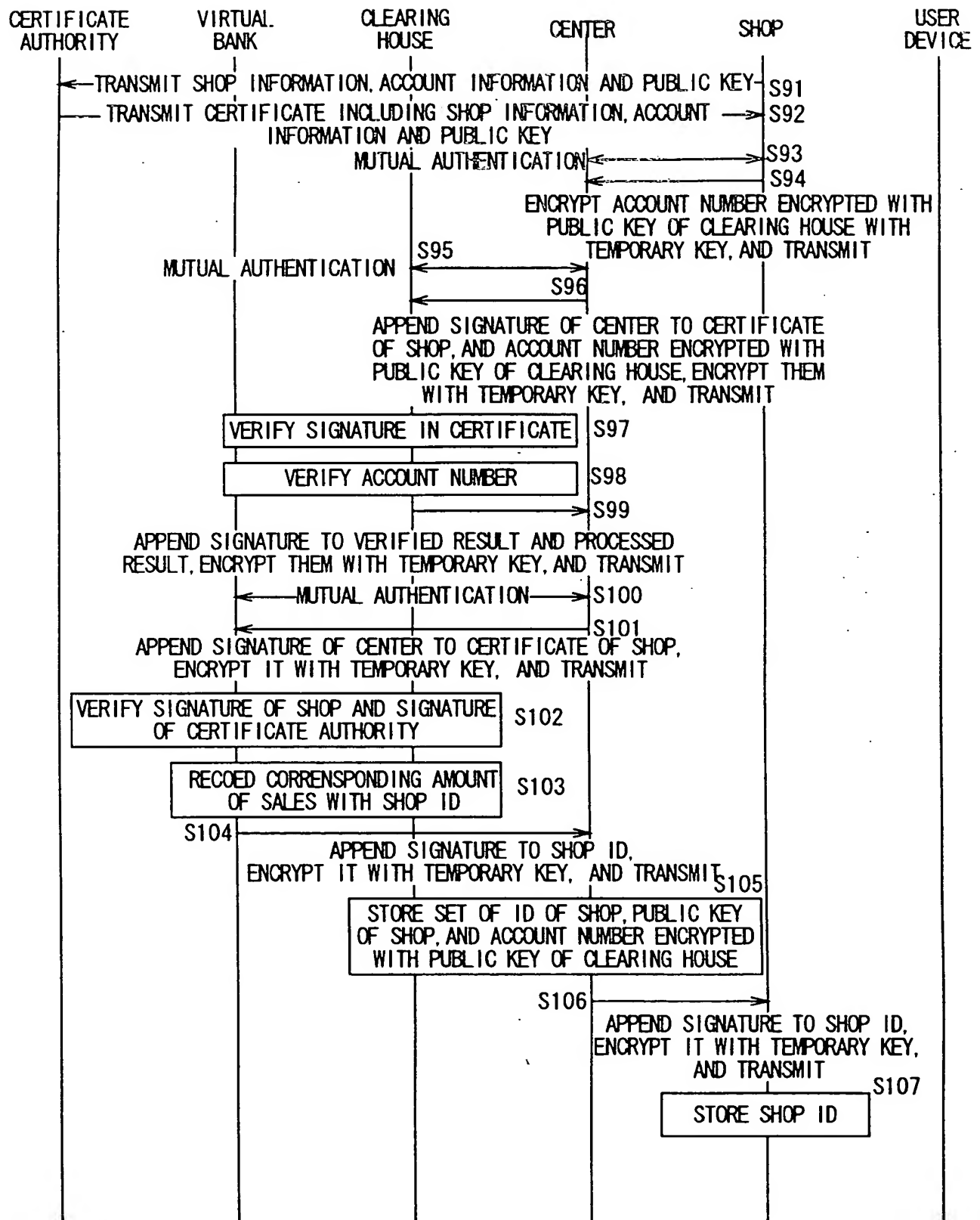


FIG. 6

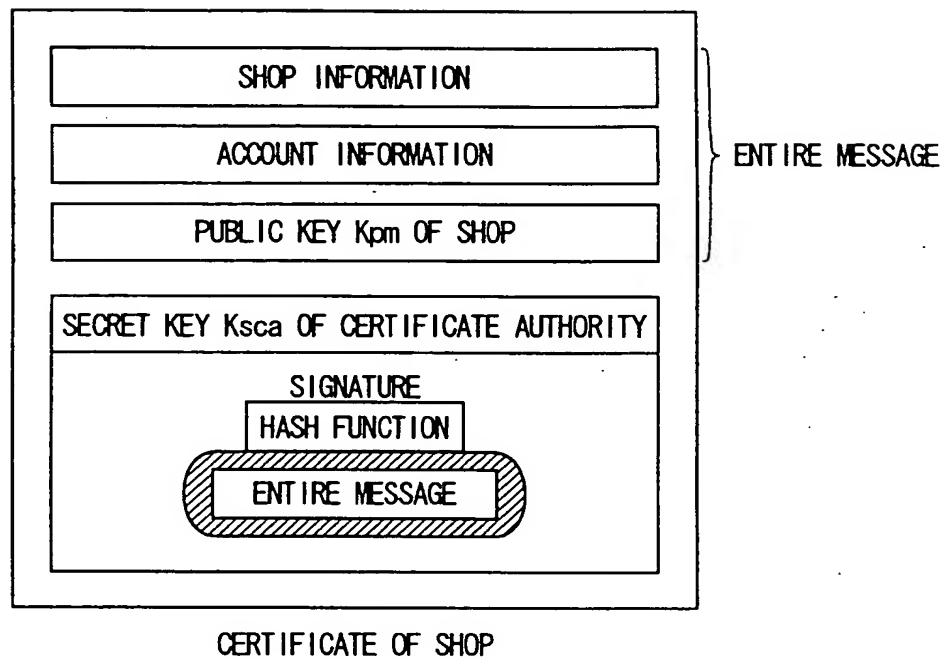


FIG. 7

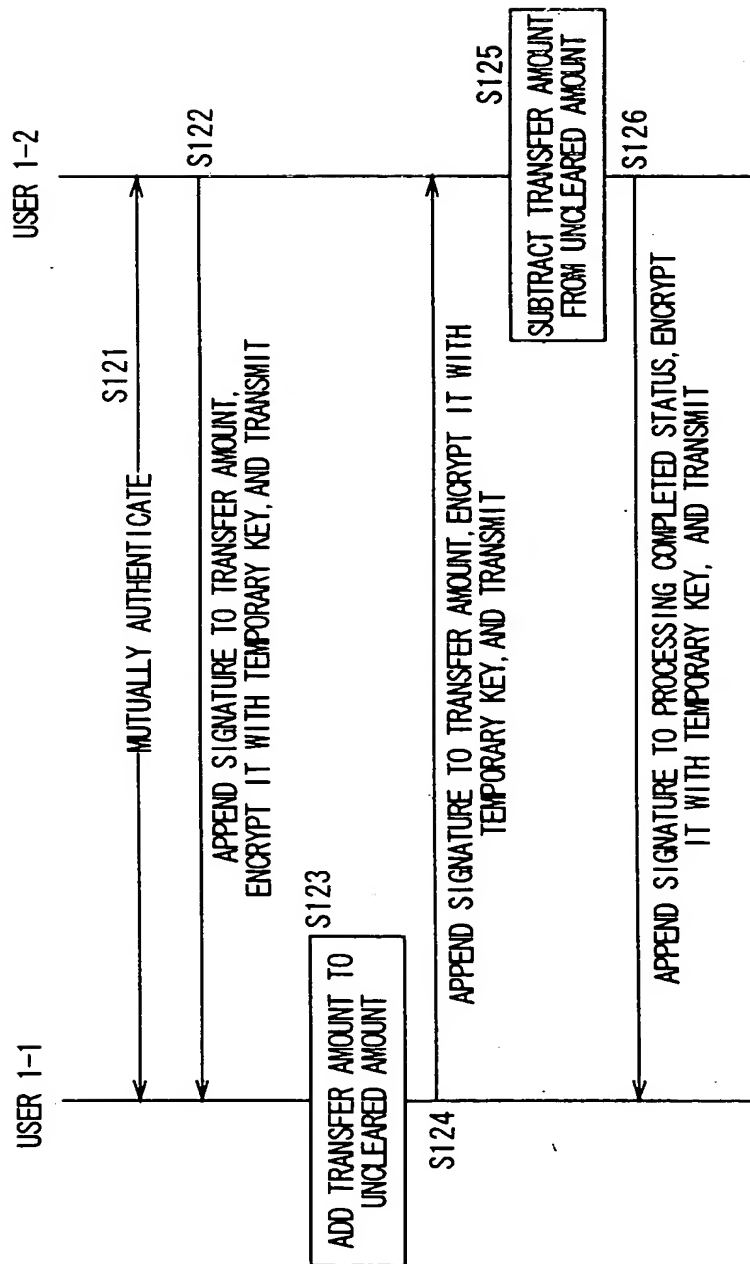


FIG. 8

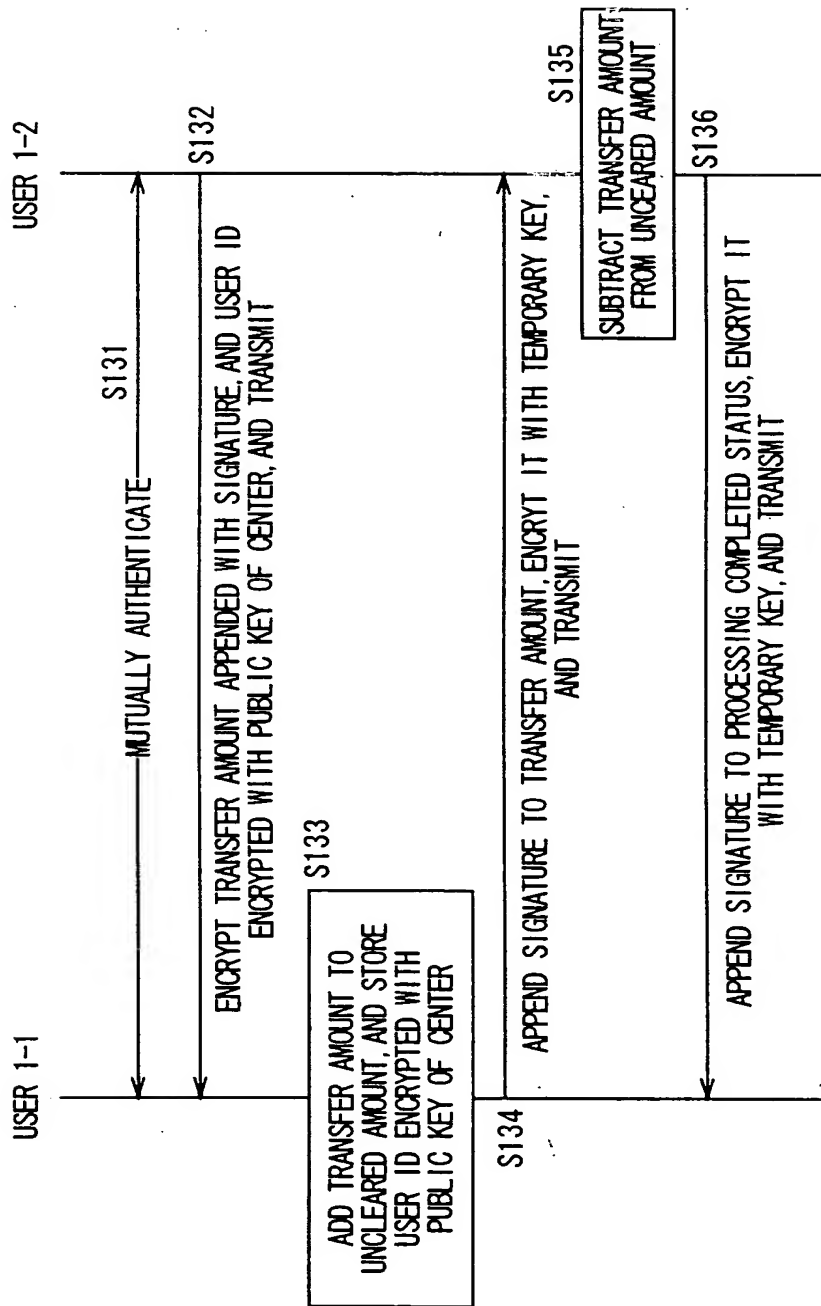


FIG. 9

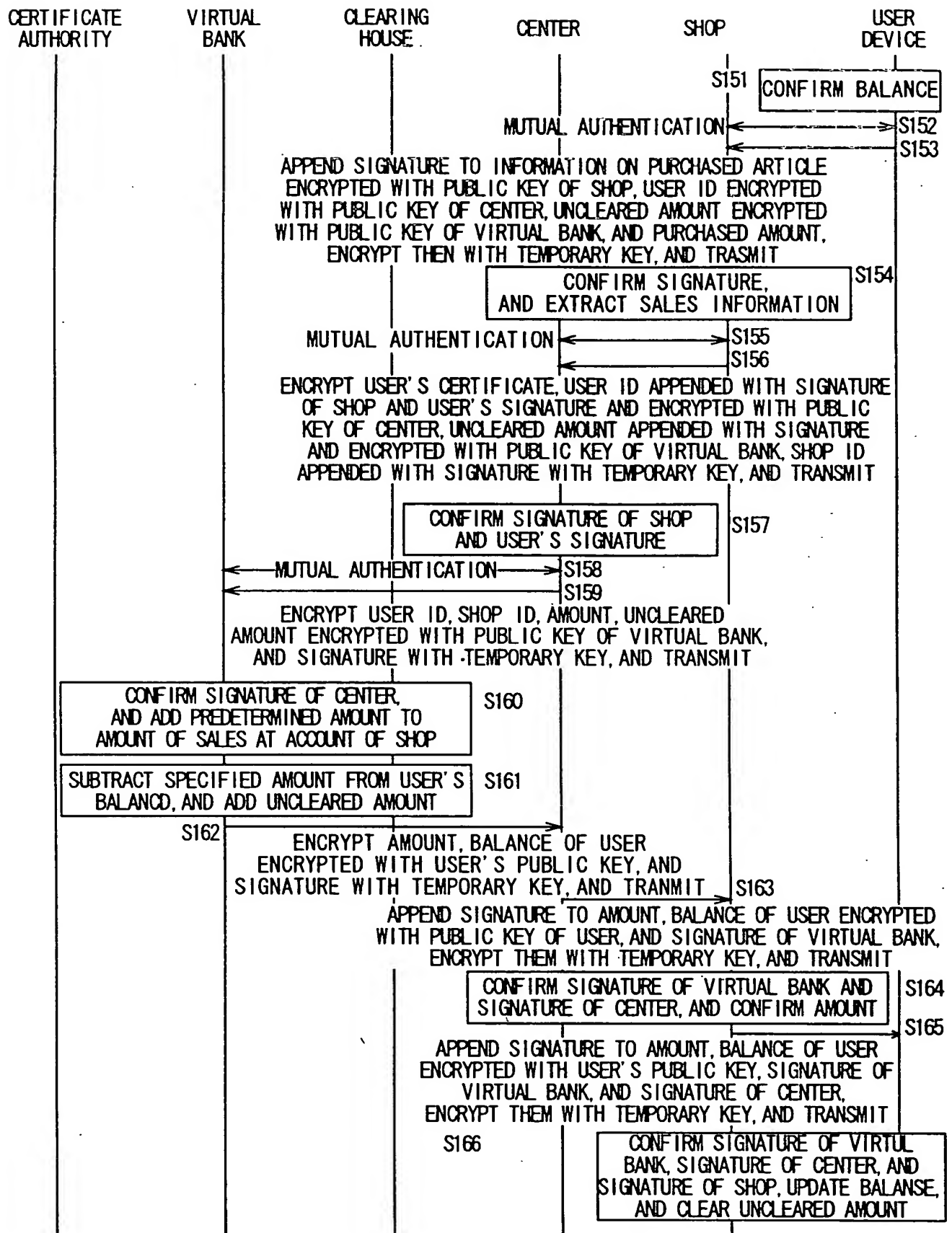


FIG. 10

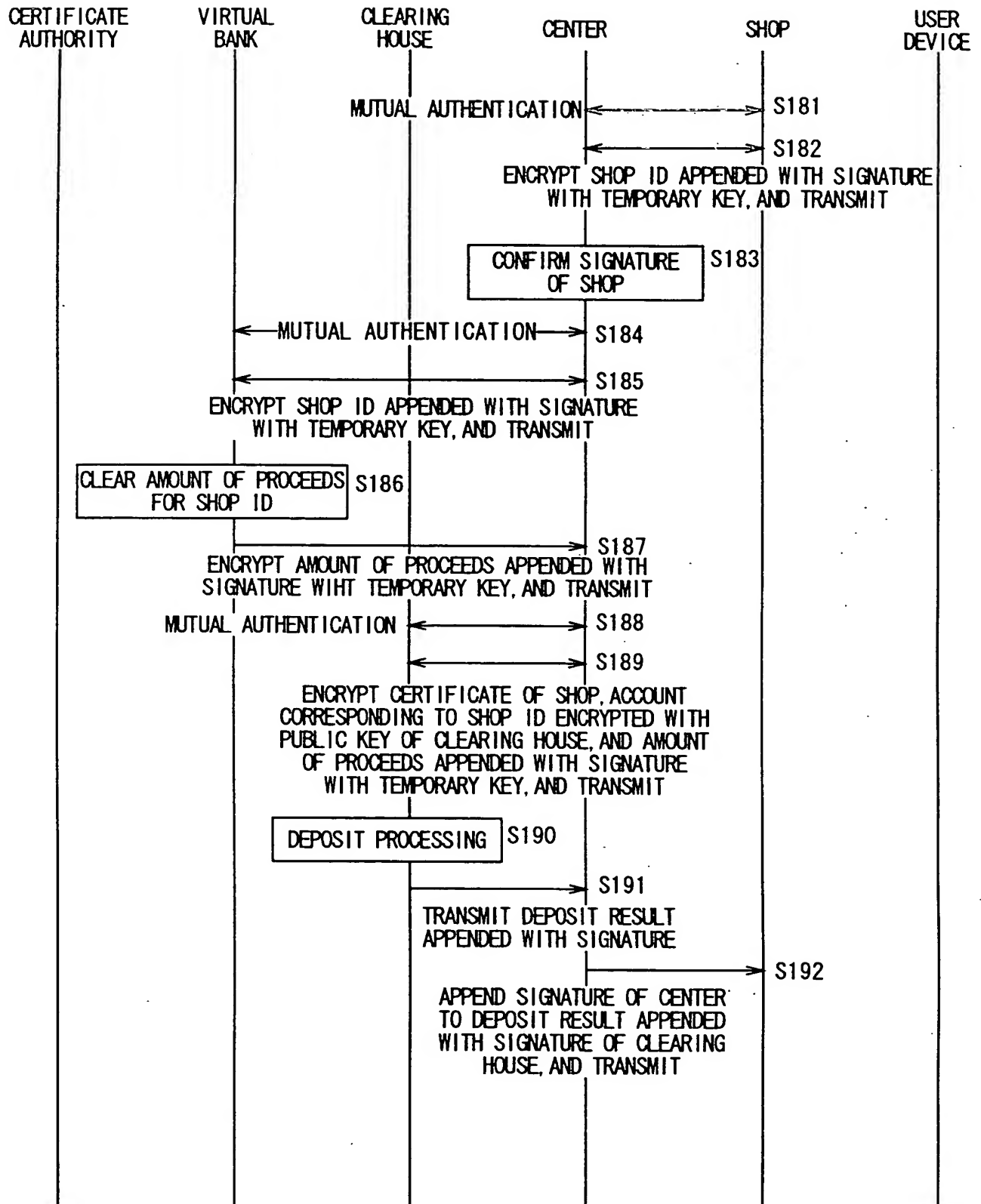


FIG. 11

DESCRIPTION OF REFERENCE NUMERALS

1, 1-1, 1-2 ... User Devices, 2 ... Shop, 3 ... Center, 4 ... Virtual Bank, 5 ... Clearing House, 35 ... User Management Unit, 37 ... Communication Unit, 45 ... Account Management Unit, 55 ... Clearing Unit.